

I am a retired systems engineer from Bell Laboratories with over 20 years of experience developing software systems. In the past, I was not too much concerned with Identity Theft as I thought it was not a problem that I need to deal with. That is, until I became a victim of Identity theft. I now know that this is a problem that all citizens must be aware of, and in addition to doing what they can to protect themselves from ID theft they should, if technically oriented, share their thoughts on ways to eliminate this plague on society. I have reviewed the congressional record and numerous articles on this and other forms of identity theft and would like to offer my thoughts on the latest remedies put forth by the Inspector General of SSA, Mr. Patrick P. O'Carroll at the Hearing of the Direct Deposit of Social Security Benefits held on September 12, 2012.

Suggestions and comments:

1. I endorse the idea of not effecting a transfer of a direct deposit for a period of time perhaps 10 days after the notice has been sent to the address of record of the holder of the SS card. In my case, I was fortunate to be at home the day I received a letter from Social Security advising me of the fact that my direct deposit SS check had been rerouted (without my permission) and I was able to act immediately upon it. Many citizens travel or are hospitalized and may not be able to make such a timely response. The result is unnecessary cost to the government and to the public. I believe that if the public understands the reason for this delay is to reduce the amount of this type of ID theft and its associated costs (time and money) very few citizens would object to this delay.
2. I strongly endorse the concept of establishing an automatic block of changing an existing direct deposit to a different financial institution would necessitate the citizen taking an active role in specifying the full details of the new destination before any changes were effected. Any and all changes should be able to be done by the ss card holder via the social security web site or through a conversation with a highly trained SSA agent who would insure that they were speaking to the proper person by asking information contained in the work history files of the ss account. I also support the concept that if a security freeze is placed on any Credit Cards before the mysocialsecurity account is activated a user must go to the local SSA office and prove to them that they are the holder of the account before a user can obtain a password to the account. Additional security questions should always be used when a direct account transfer is made to a debit card as long as debit cards are the vehicle most often used in this type of identity theft. The use of the proposed automatic block seems like the easiest way and most productive way to reduce this type of fraud and it should be implemented in a most expeditious manner.
3. I am not sure this is mentioned on the mysocialsecurity website as I have yet to receive my temporary pin, but a message in large type should be presented to the viewer before signing in saying words similar to: **“Visitors to this site should NOT be using a Public Access Computer, such as may be found in a library, to conduct business with the Social Security Web site as these computers are not secure and your data may be at risk. If you need to make changes please call the SSA office at XXX-XXX-XXX or visit you local SSA office and make the changes on one of their computers set up specifically for this purpose.”**
- 4a. You need to work to reduce the time interval for people to get temporary ids to the my social security web site (currently up to 15days). Part of the solution could be to mail out the letters with the temporary PINs from geographically dispersed SSA offices.
- 4b. Another aspect to consider is anyone should be able to obtain their temporary ID by visiting their Social Security office and proving their identity to a Social Security agent, in real time. Think of it this

way; You possibly have a victim of Identity theft and this is a certainly a traumatic experience, why make this person wait any longer than necessary to get their life back in order by providing them with an temporary or permanent password id in a speedy manner so that they can be in control of their data on the SS site.

5. I believe more people need to know about the Identity Theft problem specifically related to direct deposit of Social security checks and the changes being made by the SSA to significantly reduce this type of theft. It was reported in the September 15, 2012 issue of the Sun Sentinel that in 2011 South Florida ranked No 1 with 17,668 cases or reported Identity thefts. This year, the number is likely to be much higher, as the word has spread to others as to how to do this type of fraud. In speaking to a number of residents, in my senior citizen community, I was amazed at the lack of knowledge about the mysocialsecurity web site and as to how they can protect themselves from this and other type of Identity fraud. I suggest that a dynamic targeted education delivery package such as bill inserts, Newspaper Advertisements, PSAs and appearances on shows like: Jim Cramer's Mad Money and Clark Howard's radio and TV shows) is needed, so that this scourge on society can be radically reduced.

A note of caution, before you do TV appearances and PSAs please consider doing the advertising of the MySocialSecurity on-line service in strategic locations so that your server community can be properly sized to avoid unnecessary problems as more people learn about and use the on-line SSA system.

6. It is time consuming to enter information into both the the SSA site and FTC site to report ID thefts. and it is vital that the FTC site accurately tracks all incidents of Identity theft. Consider allowing the user to pre-populate the FTC site with pertinent information from the SSA site as long as the user is making changes to the SSA system because of an Identity theft.

7. I believe it is still desirable to have Medicare work to change over its use of Social Security numbers on Medicare cards to a different coding scheme as it's too easy for thieves to get SS number from Medicare cards.

I wish the committee and the SSA continued success in working to address this and other areas of Identity Theft which threaten our citizens and our country's economy. It is my hope that I have provided you with some ideas that could make the SSA system better. Your consideration of these ideas is sincerely appreciated.

Thank you

Alan Feiertag